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| PATENT APPLICATION TRANSMITTAL (37 CFR §1.53(b)) | Atty Docket No.: 4535/23 | Total Pages: 106 |
| | First Inventor or Application Identifier: PM2 | |
| | Express Mail Label No. (37 CFR 1.10): EL920635625US | |

BOX PATENT APPLICATION
 Commissioner for Patents
 Washington, D.C. 20231

Re: Applicant(s) or Identifier: PM2
 Serial No. : To be assigned
 Filed : Herewith
 Title : CREDIT MONITORING AND CREDIT
 ASSURANCE IN A FULL SERVICE TRADE
 SYSTEM

Applicant claims small entity status
 Kindly file the annexed papers indicated below:

- ☒ Original application for Patent including Specification (89 pages) and Drawing(s) (16 sheets, Figs. 1-16)
- ☐ Executed Declaration and Power of Attorney
- ☒ Return Receipt Postcard

The fee has been calculated as follows:

| | Claims | Claims Paid for | Extra | Rate (Sm. Ent.) | Fee | Rate | Fee |
|----------------------------------|--------|-----------------|-------|-----------------|--------|---------|------|
| BASIC FILING FEE | | | | \$ 370 | \$ 370 | \$ 740 | \$ |
| Total | 31 | - 20 = | 11 | x \$9 | \$ 99 | x \$18 | \$ |
| Indep. | 5 | - 3 = | 2 | x \$42 | \$ 84 | x \$84 | \$ |
| MULTIPLE DEPENDENT CLAIM PRESENT | | | | + \$140 | \$ 0 | + \$280 | \$ 0 |
| TOTAL | | | | | \$ | | \$ |

- ☐ A check in the amount of \$.00 is enclosed.
- ☐ The Commissioner is hereby authorized to charge the fee of \$.00 to the undersigned attorney's Deposit Account No. _____.

Correspondence address: Use Customer Number 29858.

Respectfully submitted,

Dated: October 16, 2001

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